

# A GAME OF PENALTIES

Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty," while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse—know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never read the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for this neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a little reluctant about knocking off a few dollars from the already low rent—but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months'

rent income, the cost of re-papering the house, and of making many repairs—all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants IN COMPETITION for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking her neighbor's servant to secure a servant for her—some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave

herself no room for CHOICE in selecting a servant—virtually delegating the selection to someone else. A "Help Want" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the place—which is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles—that person is always a loser in the game of "Penalties," and wholly because he doesn't realize the nature of the game.

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

RATE---1 CENT A WORD FOR THE FIRST INSERTION AND 1-2 CENT A WORD FOR EACH INSERTION THEREAFTER

THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.

The Tuscaloosa Times-Gazette editor wrote a pleasing editorial on "A Need to Be Careful", and then the printer sent the editorial page through the press upside down. At last reports the editor was reading the editorial, or something just as good, to his printer.

**COONLEY LAXATIVE COUGH BALSAM.** Works off a cold. Guaranteed. 25¢ and 30¢ at Coonley Drug Store. Advt.

**NOTICE OF RECEIVER'S SALE.** State of Indiana, St. Joseph County, ss. In the St. Joseph Superior Court, September Term, 1913. Union Electric Manufacturing Company, (a corporation), vs. The Milton G. Smith Garage & Automobile Company (a corporation), et al. No. 1464.

Notice is hereby given that the undersigned receiver has filed an application for appointment, dependent, with the court on October 25th, 1913, at the hour of ten o'clock a.m., at Nos. 226 and 228 South Lafayette street, in the City of South Bend, Indiana, offering to sell all the property of the company, cash subject to the approval of the court, all of the personal property of said corporation, except accounts and receivables, which are to be made pursuant to an order of the St. Joseph Superior Court and entered October 18th, 1913, in the above entitled cause.

Dated October 18, 1913.

THAD M. TAYLOR, Jr., Receiver.

D. M. Shively, Attorney for Receiver.

**NON-RESIDENT NOTICE.**

State of Indiana, St. Joseph County, ss. In the St. Joseph Superior Court, September Term, 1913. Sophia Askin vs. Jane Tilton, et al. Quiet Title. Cause No. 1470.

Be it known that the above named plaintiff filed in the office of the clerk of said court her complaint against said defendant in the above cause with proper affidavit that said defendants, Jane Tilton, whose Christian name is unknown, wife of Gideon Middleton Tilton, the unknown heirs, representatives, devisees, executors, administrators and lessees of Tilton whose Christian name is unknown, wife of Gideon Middleton Tilton, are not residents of the state of Indiana.

Said defendants are hereby notified that said cause will stand for trial on the 2nd day of December, 1913, at the hour of 10 a.m. The next term of said court to commence at the city of South Bend, on the 1st Monday in December next on which day said defendants are required to appear in person.

FRANK P. CHRISTOPHER, Clerk.

By John P. Cully, Deputy.

A. P. C. & C. Atty's for Plaintiff.

Oct 11-18

**NOTICE OF ADMINISTRATION.**

Notice is hereby given that the undersigned has been appointed by the clerk of the Superior Court, St. Joseph County, state of Indiana, executor of the estate of Christopher English, late of St. Joseph county, Indiana.

Said estate is supposed to be solvent.

JOSEPH W. WITKISZINSKI, Executor.

October 10, 1913.

Oct 11-18-25

**NON-RESIDENT NOTICE.**

State of Indiana, St. Joseph County, ss. In the St. Joseph Superior Court, September Term, 1913. Sophia Askin vs. Jane Tilton, et al. Cause No. 1470. Quiet Title.

Be it known that the above named plaintiff filed in the office of the clerk of said court her complaint against said defendant in the above cause together with proper affidavit that said defendants, Jane Tilton, whose Christian name is unknown, wife of Gideon Middleton Tilton, the unknown heirs, representatives, devisees, executors, administrators and lessees of Tilton whose Christian name is unknown, wife of Gideon Middleton Tilton, are not residents of the state of Indiana.

Said defendants are hereby notified that said cause will stand for trial on the 2nd day of December, 1913, the same being the 2nd day of the next term of said court to commence at the city of South Bend, on the 1st Monday in December next on which day said defendants are required to appear to said action.

FRANK P. CHRISTOPHER, Clerk.

By John P. Cully, Deputy.

A. P. C. & C. Atty's for Plaintiff.

Oct 11-18

**ADMINISTRATOR'S SALE OF REAL ESTATE.**

The undersigned Administrator of the Estate of George Squint, deceased, hereby gives notice, that by virtue of an order of the St. Joseph Circuit Court, No. 2148, we the Citizens Loan, Trust & Savings Company, Administrators of the Estate of George Squint, deceased, is plaintiff, and Anna Squint, et al., are defendants. In a petition filed to sell real estate of the above named persons, the same was granted on the 16th day of October, 1913, at the hour of 10 a.m. on the 12th day of November, 1913, at the office of the Citizens Loan, Trust & Savings Company, No. 104 South Michigan street, in the city of South Bend, Indiana, and from day to day thereafter until sold, offer for sale at private sale, the following described real estate, in the County of St. Joseph, to-wit:

Lot Number Seven (7) in Samuel L. Coffield's Third Addition to the Town of Lowell, now a part of the city of South Bend.

TERMS OF SALE.—Said sale will be made subject to the approval of the Court for not less than the full appraised value of the following terms and conditions, viz.: First and clear of all items for cash, or one-third cash in hand; one-third in six months, and one-third in twelve months from date of sale, deferred payment to be adjusted by one-half of the purchase price, bearing seven per cent interest from their date, providing for attorney's fees, waiving relief, and upon confirmation of sale, to be paid by mortgage note, or cash, as sold.

Dated at City of South Bend, Indiana, this 17th day of October, 1913.

CITIZENS LOAN, TRUST & SAVINGS CO. By John B. McMichael, Secretary.

Administrator, George Squint Estate.

HUBERD & MARTIN, Atty's, for Admin.

Oct 11-18-25

**NOTICE OF ORDER REQUIREING PROOF OF CLAIMS.**

State of Indiana, St. Joseph County, ss. In the St. Joseph Superior Court, September Term, 1913. Union Electric Manufacturing Company, (a corporation), vs. The Milton G. Smith Garage & Automobile Company, (a corporation), et al. No. 1464.

All creditors of The Milton G. Smith Garage & Automobile Company are hereby notified that on October 18, 1913, an order was entered by the St. Joseph Superior Court in the above entitled cause requiring all persons holding claims against The Milton G. Smith Garage & Automobile Company, or any part thereof, to file the same in writing with the undersigned receiver for the company on or before No-

ember 5th, 1913, and all claims on open accounts to be properly itemized and claims upon bills payable to have a copy of the same filed with the proof. All claims of every nature not so filed in writing by the receiver on or before the 5th day of November, 1913, will be forever barred and excluded.

Dated this 18th day of October, 1913.

THAD M. TAYLOR, Jr., Receiver.

D. M. Shively, Attorney for Receiver.

Oct 11-18

**HELP WANTED—MALE.**



WANTED—First-class custom coatmakers. Spreng, Tailor, 218 S. Main.

**LOCOMOTIVE FIREMEN, BRAKEMEN,**

wages about \$100; positions assured, competent inexperienced men. Send resume. Address Railway, care News-Times.

BIG money for men of ability. Every man buys on sight. Call 218 N. Michigan, Dept. 3.

**WANTED—MISCELLANEOUS.**

WANTED—Six men on carpenter work. Call up county 6024, ask for Jim Buckles for particulars. Signed, J. G. Collins.

WANTED—Man with good reference to take over business in Mishawaka. Good chance for man not able to do hard labor. Reference in connection. I pay the rent. Price \$80. Address X. Y. Z., care News-Times, Mishawaka.

WANTED—Three or four good farm hands, men understand handling farm work, on farm and doing general farm work. All Bell phone 5153.

WANTED—Solicitor. Apply Box G 100 News-Times.

WANTED—Three or four good farm hands, men understand handling farm work, on farm and doing general farm work. All Bell phone 5153.

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